

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Robin Novak
Debtor,

Nationstar Mortgage LLC
Movant.

v.

Robin Novak
Debtor/Respondent,

Kenneth E. West, Office of the Chapter 13
Standing Trustee, Trustee
Additional Respondent.

BANKRUPTCY CASE NUMBER
23-13254-mdc

CHAPTER 13

11 U.S.C. § 362

Hearing Date and Time: February 8th, 2024
at 11:00 a.m.

Courtroom # 2

**MOTION OF NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER TO APPROVE
THE LOAN MODIFICATION**

Nationstar Mortgage LLC ("Movant"), by and through its undersigned counsel, pursuant to 11 U.S.C. § 362, by and through its undersigned counsel, hereby requests approval to modify the mortgage loan between Debtor and Movant:

1. Debtor named above filed a Chapter 13 Bankruptcy Petition on October 27, 2023.
2. Movant holds the first mortgage on Debtor's real property located at 3 N Columbus Blvd PL263, Philadelphia, PA 19106 (the "Property").
3. Debtor applied for and has been approved for a loan modification ("Loan Modification").
4. Under the terms of the Loan Modification, the new principal balance is \$243,559.98, with a new maturity date of December 1, 2063, and an interest rate of 7.75% annually (see attached Exhibit "A").
5. Debtor's total monthly mortgage payment ("Mortgage Payment") will be \$2,179.13.

6. Debtor's Mortgage Payment consists of payments for principal and interest of \$1,647.98, plus payments for property taxes, hazard insurance, and any other permissible escrow items ("Escrow") of \$531.15.

7. Debtor understands that the Mortgage Payment is subject to change if there is an increase or decrease in the Escrow.

8. The first Mortgage Payment will be due on January 1, 2024 and continuing thereafter on the same day of each succeeding month.

WHEREFORE, Movant respectfully request this Honorable Court approve the attached Loan Modification.

Respectfully submitted,

Dated: 01/12/2024

By: /s/ Christopher A. DeNardo
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